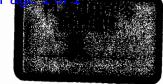
and

June 30, 2003



APPEAL REQUEST

CIGNA HealthCare

Routing 249

One CIGNA Drive P.O. Box 3088

Bourbonnais, IL 60914

Att: Marsha Silberstein, MD Intracorp Physician Reviewer

American Family Mutual Insurance Company

6000 American Parkway Madison, WI 53783-0001

Att: Ken Dvorak

Plan Administrator for CIGNA HealthCare

Dear Marsha and Ken,

I am attaching a copy of a denial letter I recently got from CIGNA for speech therapy for my son.

I want to appeal the denial, and am requesting a complete copy of my Plan Documents. The document I was told to pull off of the American Family Intranet site is a Summary Plan Description, and is incomplete.

Thank you.

Sharon R. Mondry

221 Glen Hollow Road Madison, WI 53705-1167

Enclosure

Cc: Jonathan Cope, Attorney

ABC for Health, Inc. 152 W. Johnson Street Madison, WI 53703

and Leslie Wellauer, CCC/SLP

Communication Development Center

700 Rayovac Drive

Suite 200

Madison, WI 53711